

October 1, 2026

From the Pastor

Dear Church Family,

As your pastor, one of my highest priorities is to lead our congregation with love, openness, and total transparency. Today, I am reaching out to share an important update regarding our church's financial health.

Over the past couple of months, we have experienced a recurring shortfall of approximately $10,000 per month in our general tithes and offerings. While it is never easy to talk about finances, I believe in being completely honest about where we stand so that we can unite as a family to address it.

Our church thrives when every member of our community is connected and engaged. If you have been away or haven't been able to attend services recently, please know that you are deeply missed; your presence, fellowship, and prayers are the true heart of our church body. When each of us participates with our time, presence, and unique gifts, there is no burden too heavy for us to bear together.



What We Are Doing

To be responsible stewards of the resources entrusted to us, our leadership and finance team are actively taking concrete steps:

- **Increasing Leadership Oversight:** Our Finance Committee will meet weekly to closely monitor our budget and cash flow until we regain firmer financial footing.
- **Strengthening Financial Oversight:** We have welcomed a new bookkeeper to help ensure accurate reporting, tight fiscal management, and strong accountability across all operations.
- **Cutting Unnecessary Expenses:** We have reviewed our operational costs and eliminated non-essential expenditures across all ministry areas.
- **Simplifying Giving via Zelle:** We are setting up a Zelle option to make online giving quick, direct, and fee-free.
- **Planning for the Future:** We will be launching an *Estimates of Giving for 2027* initiative soon to help us build a stable, predictable budget moving forward.
- **Managing Our Facilities Responsibly:** Thanks to your prior support, our AC replacement was fully paid to the vendor. We are now managing the outstanding loan used to finance that repair and actively working toward paying it down.
- **Reaching Beyond Our Walls:** We have set up a GoFundMe campaign to invite friends, alumni, and community supporters outside our immediate congregation to stand with us during this season.



How You Can Help

- **Prayerfully Consider an End-of-Year Gift:** As we approach the end of the year, please pray about making a special gift to help us close this current deficit.
- **Commit to Regular Participation:** Consistent weekly or monthly giving—no matter the amount—creates the baseline stability our ministry relies on.
- **Consider Transferring Stocks or Securities:** Gifting appreciated stocks or securities can be an impactful way to support the church while offering potential tax benefits for your household. Please contact the church office if you would like instructions.
- **Share Our Need:** If led, feel free to share our story and GoFundMe link with friends and networks who care about our church's mission in the broader community.

I am fully confident in God's provision and in the warmth and generosity of this church body. We have navigated challenges before, and by His grace, we will emerge from this season stronger than ever.
Thank you for your continued prayers, love, and commitment to our church home.

In Christ's service,
Pastor Kathy Americano



There are NO
October Anniversaries

Is your Birthday or Anniversary missing from the Newsletter? If so, be sure to let the
Church Office know or email
Dee.karuhe.holywayoffice@gmail.com

October Scripture Readers

Oct. 4 Soren Perry

Oct. 11 Dougald McIntyre

Oct. 18 Jeannie Hollis

Oct. 25 Dee Ellis

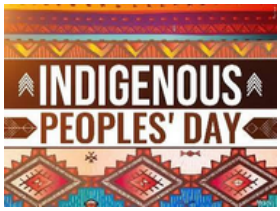
Are You Interested in being a Scripture Reader?

If so,contact Sharon Groves at
quilt_wood@yahoo.com
or leave a TEXT at
(520) 784-9647
Text only please



Kathy Americano	*10/5*
Jeannie Hollis	*10/6*
Ruth Parsil	*10/11*
Greg Thurman	*10/26*
Alfonso Valenzuela	*10/30*
Sherri Atleson	*10/31*

October 12





Columbus Day



Problems Hearing??

We have hearing devices available for the hearing impaired. See Greg at the AV booth

COMMITTE meetings

Handcraft Group
Monday, October 19, 2026
10:00 a.m. Conference Room

Choir Rehearsal
Thursdays, 10:45 a.m.-11:45 a.m.
Sundays, 8:30 a.m.-9:15 a.m.

Congregational Life
No meeting in October

Finance Committee
Every Thursday in October 12:00 p.m., Conference Room

Session
Tuesday, October 19, 2026
1:30 p.m., Conference Room

Worship Committee
Thursday, Oct. 22, 2026
9:30 a.m. Conference Room

Outreach/Mission Committee
Sunday, October 25, 2026
10:45 a.m., Ranch House

FYI

Outreach has decided to discontinue our **Trunk or Treat** activity. Although it has been fun for us "big" children, we have not been able to reap any new church attendees through this project. We welcome ideas on another activity which might produce new church attendees.

Need a Notary Public?

See Carol Portillo [(480) 686-5531]. The fee is sliding scale. All proceeds go to The Holy Way



WHAT'S NEXT?



As the summer heat begins to cool (hopefully by the time this newsletter is out the weather will be cooler!), we can begin to think about what is coming up for the rest of the year.

Thanksgiving meals for families at Vesey School. More on this later.

Angel Tree to adopt children from the McKinney-Vento program for Christmas presents. More on this later.

Toys for 3 Points will also be collected for around Christmas. More on this later.



Worship Service is Sundays at 9:30 a.m.

And you can access the Order of Worship at:

www.HolyWayTucson.org

Click on the Worship tab, then Order of Worship tab.

You can also Zoom the Service. Zoom login information is:

This is a recurring meeting at:

https://us06web.zoom.us/j/89894298024?pwd=jCrRhRWcbbw81KGI2ujdpB4HTaEhZm.1

Meeting ID: 898 9429 8024

Passcode: 189007



Sermons are now available online anytime! Check out the latest Sermon or even past Sermons.

1. Go to www.holywaytucson.org
2.Click on “Sermons.”



October 4	International Potluck in the Ranch House
October 11	Guillermo’s Double L 1830 S 4th Ave
October 18	Ranch House
October 25	Ranch House



International Potluck on October 4th
World Communion Sunday

We will be having an International Potluck on Sunday, Oct. 4th in the Ranch House. There is a sign up sheet in the back of the Sanctuary. Feel free to bring any dish to share and please invite your friends and neighbors

Fellowship Activities

On page 17 of this newsletter there is a questionnaire regarding your interests in fellowship activities. Please take a moment to fill this out and leave in the narthex. Thank you!

Needed--Deacons

The Holy Way Presbyterian Church is in need of church members to volunteer to be Deacons.

First, you may ask: "What does a Deacon do?" Well, I am glad you asked! Our deacons are responsible for supporting the congregation in a variety of ways:

One way is to be supportive of a group of church members which are assigned to them for support. This group is called their "flock." You could say the deacon is the shepherd who cares for their sheep (i.e., flock). The deacon contacts each member of their flock in a variety of ways: at church, by email, message, or telephone. The contact method depends on their flock's preference.

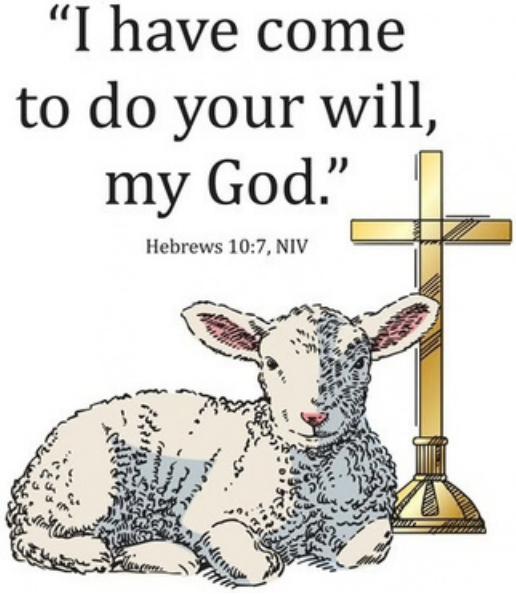
Deacons are also involved in all manners of church fellowship. This includes Sunday Coffee Hour, second Sunday Restaurant, some special occasions, prayer chain and communion preparation.

If asked, I encourage each and every one of you to pray about becoming a Deacon. We will be working on filling the Deacon slots around October. Please consider saying "yes" if you are asked. Or, if God nudges you and suggests you would be a great Deacon, please let Soren Perry know--(707) 704-1296; sorenperry@hotmail.com). If this is the case, we would be pleased to help you start immediately.

Being a Deacon is spiritually rewarding.

P.S. for Deacons

Snowbirds areencouraged to consider becoming Deacons. If you have a telephone and a computer, the "flock" component of the Deacon duties can be done remotely!



The Fellowship of Christ We Share

World Communion Offering

WORLD COMMUNION OFFERING

The World Communion Offering works to ensure all God's people flourish as God intends through ministries working for racial justice, gender justice, peacemaking, global witness, and ecumenical and interfaith relations.

Thank you for your participation in the World Communion Offering.
IF WE ALL DO A LITTLE, IT ADDS UP TO A LOT!

WAYS TO GIVE —

: Through your congregation

: Donate by credit card online at pcusa.org/give/wco

: Text GIVEWCO to 41444 or scan this QR code

-or-

You can help sustain these important ministries that are supported by the World Communion Offering by making an online gift at any time throughout the year. Checks may be sent to Presbyterian Church (U.S.A.); P.O. Box 643700; Pittsburgh, PA 15264-3700.

To learn more about how your gift to World Communion Offering makes a difference, visit pcusa.org/wco.

PRESBYTERIAN CHURCH (U.S.A.)

The World Communion Offering is one of three annual Special Offerings. The Churchwide Special Offerings of the Presbyterian Church (U.S.A.) play an important role in defining what it means to be a connectional church, bringing together the diversity of the PC(USA) to focus and take faith-based action on shared concerns. The Offerings offer opportunities for partnership, learning, and witness and profoundly affect the life of the church as a collective witness to Jesus Christ's love for the whole church



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Serena Project

The Outreach/Mission Committee sponsors the Serena Project which accepts small stuffed toys for children involved in domestic violence calls. The toys must not have buttons or other items that could be choking hazards. Your donations are given to local sheriff's offices and fire departments who can give these to traumatized children. A collection box is in the Narthex.



We invite everyone to submit articles of interest to the congregation. If you have an idea but can't put it on paper, you can send your thoughts by email or phone call to Office Dee or Dee Ellis. **The deadline for submission is always the 20th of each month.**

The deadline for the November newsletter is

✦ October 20 ✦

Thanksgiving Potluck??

In the past, when we had a working kitchen in the Ranch house, we had a potluck Thanksgiving meal. We can do this again if there are enough people interested. We have a few people who do not have families nearby and might be alone on Thanksgiving or couples that may not want to cook.



The food can be brought in with crockpots to stay warm. This year, we would celebrate on Thanksgiving which is on Thursday, November 26th. A sign up sheet will be available to make sure we have a complete dinner.

Any thoughts? Let Dee Ellis know if you are interested. I would think we would need a minimum of ten people if this would be workable.

dmtrellis@comcast.net
(520) 270-8367



Prayer Shawl Ministry

If you knit or crochet, we invite you to make and contribute prayer shawls and/or lap robes. If you have questions, contact Dee Ellis at (520) 270-8367 or email: dmtrellis@comcast.net Also if you would like to seek comfort in a prayer shawl or lap robe, call Dee Ellis

Prayer Chain

We have two new contact people for the prayer chain. They are Ginger Manly and Janie Saxton. Their emails and phone numbers are on the back sheet of the newsletter. Please note that Ginger's number is a land line--do not leave a text on this line. Janie's number is a cell phone and can receive texts.

October is Breast Cancer Awareness Month



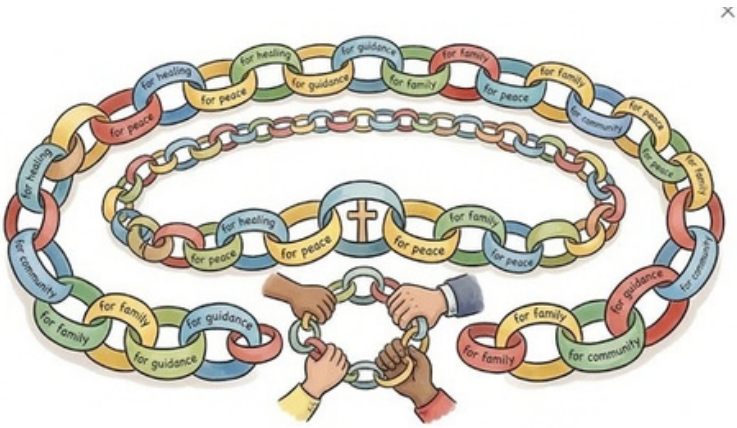


We now have online giving available! Follow the instructions below to get your online giving started. You can even set it up to automatically donate every month so you don't even have to think about it.

Or you can download the Vanco app from your Google or Apple store and enter the invitation code:

ND9UJ2

Get started by scanning the QR code:



October 1 is International Coffee Day



Smart IRA Strategies: What You Need to Know

1. Before Age 59½: Handle with Care
Taking money out early comes with costs. Most pre-59½ withdrawals trigger standard income taxes plus a 10% IRS penalty.
Penalty Exceptions: You can bypass the 10% penalty for specific events—such as a first-time home purchase (up to $10,000), qualified higher education costs, major medical expenses, birth/adoption fees, or emergency personal expenses ($1,000 annual limit).

2**. Ages 59½ to 73: The Flexible Window**
During this period, you can withdraw funds penalty-free whenever you choose.
Traditional IRAs: Withdrawals count as taxable income for that year.
Roth IRAs: Original contributions come out tax-free anytime. Earnings are also tax-free if the account is at least 5 years old.

3**. Age 73 and Beyond: Required Minimum Distributions (RMDs)**
The IRS requires you to start taking mandatory annual withdrawals—called RMDs—starting at age 73.
The Rules: Calculated based on your account balance and IRS life expectancy tables. Missing an RMD leads to a steep 25% excise tax penalty on the unwithdrawn amount. Roth Exemption: Original Roth IRA owners never have to take lifetime RMDs.

Pro-Tips for Tax-Smart Withdrawals
Qualified Charitable Distributions (QCDs): If you are 70½ or older, you can donate funds directly from a Traditional IRA to an eligible charity. This counts toward your RMD once required, lowers your Adjusted Gross Income (AGI), and avoids income tax on the transfer.

Partial Roth Conversions: In lower-income years before RMD age, converting chunks of a Traditional IRA into a Roth IRA lets you pay taxes upfront at a lower rate, reducing future mandatory distributions and enabling tax-free growth.

The Holy Way Food Bank

The August 2026 donations to Sells included 16 boxes of food.

There is a great need of canned foods, especially canned meats. Cans with pull tops should be selected. Check the expiration date. Outdated food cannot be distributed. Perishable items cannot be accepted.

Yes, we call it the “Food Bank,” but articles of clothing are also welcome. Clean clothing and blankets in good repair are also accepted and needed.



Holy Way Food Cabinet

Remember—there is a cabinet in the Ranch House which is kept full of nonperishable food for those of us in our church who may have food insecurity. Contact the church office for details.

Another foodsource…

Northminster Presbyterian Food Pantry at the corner of Ft. Lowell & N. Tucson Blvd is open every Tuesday from 8-10 a.m. There is usually a good variety of food, including eggs and meat.





Western Way Corral

Our own Phil Hollis is participating in the Western Way Corral. Here’s their schedule:

Monday, 10/5/26, 9 p.m., Mt. Zion
Monday, 12/7/26, 3 p.m., Western Way Resort
Wednesday, 12/9/26, 3 p.m., Tucson Estates
Sunday, 12/13/26, 3 p.m., Copper Crest

CHRPA

Community Home Repair Projects of Arizona

PO Box 26215
Tucson, AZ 85725-6215
(520) 745-2055

This is a non-profit agency dedicated to helping low-income homeowners in Tucson and Pima County with emergency home repairs, including adaptive and safety modifications for people with disabilities. They also have a toilet repYour paragraph text

Mckinney-Vento Program

Evelyn See, Director of the McKinney-Vento Program is organizing clothing for the children enrolled in her program.

She is in the process of organizing a clothing closet for the families to use as a resource to keep children in this program adequately clothed.



"Heaven nice day!"

Pastor Appreciation Day is October 11, 2026



Our church continues to be blessed with Astrid's magic fingers!





Working hard in Sunday School

Mac and Judy sharing their musical talents.



PRESBYTERY *de* CRISTO & GRAND CANYON

SOUTHWEST SHEPHERD SHOWDOWN

YAV (Young Adult Volunteer) & Compañeros en Misión Fundraiser

WHEN:
Saturday, October 10, 2026,
4:00–7:30 PM

WHERE:
St. Mark's Presbyterian
3809 E Third St., Tucson, AZ

WHAT:
Dinner—provided by YAVs,
Silent Auction, Raffle, Entertainment
provided by presbytery pastors



- ★ Fashion Show
- ★ Short Sermon on useless Metaphors
- ★ Pastoral Care Comic Improv

Master of Ceremonies:
BRAD MONROE

TICKETS:
$30 EACH
OR TABLE OF 8
FOR $200
($25 EACH)

SCAN HERE
TO PURCHASE
TICKETS OR
MAKE A DONATION!

SUPPORT YAVS. BUILD COMMUNITY. SHARE HOPE.

SESSION at THE HOLY WAY Presbyterian Church

Committee	Elder	Email	Telephone
Buildings & Grounds	Dennis Toresdahl	B23electra@gmail.com	(207) 756-4294
Christian Education	Dearwyn Knittel	mdknittel@gmail.com	(520) 400-5306
Clerk of Session	Dee Karuhe	dee.karuhe.holywayoffice@gmail.com	(520) 965-2249
Congregational Life	Dee Ellis	dmtrellis@comcast.net	(520) 270-8367
Deacon Liaison	Soren Perry	sorenperry@hotmail.com	(707) 704-1296
Finance/Stewardship	Carol Portillo	waterbug1966@yahoo.com	(480) 686-5531
Nominating Committee	Carol Portillo	waterbug1966@yahoo.com	(480) 686-5531
Outreach/Mission Committee	Joe Riegert	Jgr_jkr@msn.com	(520) 861-5390
Personnel	Jeannie Hollis	holliscj@aol.com	(520) 461-6779
Treasurer	Char Bowring	dncbowring@bcglobal.net	(520) 883-1642
Worship Committee	Phil Hollis	pdhollis@gmail.com	(520) 461-6538

BOARD OF DEACONS at THE HOLY WAY PRESBYTERIAN CHURCH

Deacon	E-mail	Telephone
Paulette Johnson	PJ-Scorcher-65@Live.com	(480) 789-9423
Soren Perry	sorenperry@hotmail.com	(707 704-1296



Prayer Chain

Leader	E-Mail	Telephone
Ginger Manly	gingerpooh@gmail.com	(520) 578-7880 (home)
Janie Saxton	janiesax@aol.com	(612) 387-7756 (cell)

Fellowship Activity Survey

Your Congregational Life Committee is interested in your input for church activities. How many activities and how often is up to you, the congregation. Tell us what you think (print if your handwriting could be better!). If needed you can use the back of this page for comments.

Activity	Good Idea	Not Interested	I would attend.
Game Night. The past two game nights had one or two people attending. Is this something you would like to pursue? If so, what time of day, or day of the week, would work best for you.?			
Potlucks. The past potlucks held at Copper Crest Clubhouse were well attended. The committee plans on about three a year. Is this frequent enough? Your suggestions.			
Fifth Sunday Sandwich and Salad. Our Sandwich and Salad Sundays have been well attended. How do you feel about continuing this? Suggestions?			
Men's breakfast and devotional. In the past the men in the church would meet once a month for breakfast. Is there enough interest to restart this? What restaurant?			
Women's lunch: In the past the ladies of the church would meet once a month for lunch at different restaurants. Is there enough interest to restart this? What restaurant?			
BBQ: An occasional BBQ event could be arranged if there are enough people with portable BBQ grills. Is there an interest in this? Side dishes could be brought in potluck style. Comments?			
Fellowship Coffee Hour after church the first, third and fourth Sundays. Volunteers are needed for set up and clean up. Can you help? There is a whiteboard in the Ranch to sign up. Written instructions are posted in the Ranch House.			
What **other suggestions** do you have for church fellowship to enrich our Congregation? How many activities are too many?			